Bungling in Banks

5245. PROF. VIJAY KUMAR MALHOTRA: Will the Minister of FINANCE be pleased to state:

(a) the cases of bungling in banks that h;ive come to notice during the years 1994 and 1995 so far, bank-wise;

(b) whether the cases of bungling were inquired into and if so, with what result and the action taken thereon?

(c) the number of persons found involved in aiding <and abetting the bunglings in the banks and the action taken against them; and

(d) how does the above compare with the cases in the preceding three years?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKARA MURTHY): (a) to (d) The bank-wise number of frauds including frauds in overseas branches reported to the Reserve Bank of India (RBI) by the public sector banks during the years 1993 and 1994 is given in the statement. *(See* below).

Whenever a fraud is detected by a bank or is brought to its notice, a preliminary investigation is made by the bank. Based on the findings, a decision is taken to conduct a thorough investigation dcpartmentally or to hand over the case to the local police or to the CBI. According to the guidelines, normally cases involving more than Rs. 1 lakh are to be referred to CBJ for investigation. On the basis of enquiry reports received from internal enquiry, police or CBI, banki take regular departmental action and award punishment to the staff, who are found responsible for the frauds. The police and the CBIalso file criminal cases for prosecution in Courts.

The action taken against delinquent employees for frauds during the years 1991, 1992, 1993 and 1994 (upto September) is as follows:

		1991	1992	1993	1994 (upto September)
(i)	No. of employees convicted.	82	51	57	40
(ii)	No. of employees given major/ minor penalties.	829	870	874	902
(iii)	No. of employees out of (ii) above dismissed/discharged/removed.	289	283	312	265

(Data provisional)

Statement

Bank-wise number of frauds including overseas frauds detected in public sector banks during the years 1993 and 1994

Sl. No.	Public Sector Banks	No. of frauds 1993	1994
1.	State Bank of India	597	616
		*02	
2.	State Bank of Bikaner & Jaipur	36	21
3.	State Bank of Hyderabad	28	23
4.	State Bank of Indore	20	26
5.	State Bank of Mysore	28	37
6.	State Bank of Patiala	26	30
7.	State Bank of Saurashtra	07	12
8.	State Bank of Travancore	20	25
9.	Allahabad Bank	33	39
10.	Andhra Bank	66	25
11.	Bank of Baroda	139	159
		*12	15
12.	Bank of India	168	215
		*16	11
13.	Bank of Maharashtra	22	50

Sl. No.	Public Sector Banks	No. of frauds 1993	1994
14.	Canara Bank	259	217
15.	Central Bank of India	85	130
16.	Corporation Bank	31	38
17.	Dena Bank	20	22
18.	Indian Bank	41	60
19.	Indian Overseas Bank	75	71
20.	New Bank of India	29	—
21.	Oriental Bank of Commerce	22	14
22.	Punjab National Bank	88	118
23.	Punjab & Sind Bank	21	17
24.	Syndicate Bank	139	103
25.	Union Bank of India	61	39
26.	United Bank of India	50	43
27.	UCO Bank	35	58
		*04	
28.	Vijaya Bank	33	32
	TOTAL	2213	2266

"oustide India
(DATA PROVISIONAL)

Smuggling of contraband Drugs

5246. PROF. VIJAY KUMAR MALHOTRA: Will the Minister of FINANCE be pleased to state:

(a) whether the cases of smuggling of contraband drugs, hashish are on the increase;

(b) if so, how many cases have come to the notice of Government during 1994 with the total quantity of drugs, hashish seized by various agencies and the "»- number of persons arrested;

(c) the steps taken to eliminate v completely the smuggling of contraband drugs, hashish in the country; and

(d) the number of police cops found involved in aiding and abetting of ' smuggling of drugs?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKARA MURTHY): (a) */*" Since smuggling of contraband drugs including hashish, is a clandestine activity, it cannot be said definitely whether their smuggling is increasing or otherwise.

(b) The total quantity of drugs seized as reported by various enforcement agencies during 1994, with number of cases and total number of persons arrested are as under:—

Drugs	Quantity Seized (in Kgs)	No. of Cases
Opium	2256	1171
Heroin	1011	3331
Ganja	187896	6827
Hashish	10992	2672
Methaqualone	45319	457
TOTAL	247474	14458

A total number of 15452 persons have been arrested during 1994.

(c) Instructions have been issued to all the enforcement agencies to maintain the mutmost vigil and step up enforcement efforts under the stringent provisions contained in NDPS Act. Training is being imparted to officers to improve their effectiveness. Vehicles and communication equipments have been provided. A part of Indo-Pak border has been fenced. BSF and Coast Guards, who are deployed on land and coastal borders have been vested with the powers under the Customs Act to interdict narcotic drugs on the-border in addition to the Central and State Government enforcement agencies empowered under the NDPS Act.

(d) According to available information two policemen were arrested for drug trafficking in 1994.

Bank Loan* in Rural Areas of I).P.

5247. SHRI RAJ NATH SINGH: Will the Minister of FINANCE be pleased to state:

(a) whether Government/RBI have asked the banks to promote lending in the rural areas of Uttar Pradesh;

(b) if so, the details of the instructions;